

REMARKS

Claims 1-5, 7-13, 15-29, 31-32, 34-42 and 44-48 are currently pending. In the Office Action, claims 1-3, 13, 23, 24, 26, 38-40, 42 and 46 were objected to because of informalities, claims 1, 23, 26, 31, 36, 38, 42, 44 and 45 were rejected under 35 U.S.C. §112, second paragraph, and claims 2-5, 7-25, 27-29, 31-32, 34-41, and 44-48 were each rejected as depending on a rejected base claim.

Claims 1-3, 13, 23, 24, 26, 38-40, 42 and 46 were objected to because of various informalities.

Claim 1 is amended to recite “via the electronic communications network for one of a plurality of valid charge numbers” as suggested in the Office Action. Applicant requests withdrawal of this objection.

Claims 2 and 3 were objected to in that the clause “wherein the providing the...” is redundant with the usage of “the”. Applicant notes that “the providing” recitation in claims 2 and 3 is with reference to the “providing ... the associated valid charge number” clause in claim 1 and that claims 2 and 3 provide further limitations of this clause. Although the language appears somewhat awkward, Applicant respectfully submits that it is technically correct as is. Nonetheless, claims 2 and 3 are amended to remove the first occurrence of “the” in both claims. Applicant requests withdrawal of these objections.

Claim 13 is amended to recite “pre-certifying, by an issuing bank, a valid charge number issuer as the processor for the plurality of valid charge numbers” as suggested in the Office Action. Applicant requests withdrawal of this objection.

Claim 23 is amended to recite “the detecting of a request comprises detecting an online purchase transaction between an online merchant and the user via a computer

communications network” as suggested in the Office Action. Applicant requests withdrawal of this objection.

Claims 23, 24, 38-40 and 46 were objected to because of inconsistent use of “electronic mail”, “email” and “e-mail”. It is noted that “e-mail” does not appear in the claims. Claims 23, 38-41, and 45-46 are each amended to replace “electronic mail” with “email” for consistency. Applicant requests withdrawal of these objections.

Claim 26 is amended to recite “A charge number issuing and transaction system for issuing and authorizing valid charge numbers via ~~a~~ an electronic communications network” as suggested in the Office Action. Claim 42 is amended to recite “A charge number issuing and transaction system for issuing valid charge numbers via ~~a~~ an electronic communications network and for transacting the valid charge numbers via a charge settlement network” as suggested in the Office Action. Applicant requests withdrawal of these objections.

Claim 26 is also amended in two places by replacing the semicolon (;) with a comma (,) after “user” and before “wherein” and after “request” and before “wherein” as suggested in the Office Action. Claim 42 is amended in a similar manner by replacing the semicolon (;) with a comma (,) after “account” and before “wherein” as suggested in the Office Action. Applicant requests withdrawal of these objections.

Claims 1, 23, 26, 31, 36, 38, 42, 44 and 45 were rejected under 35 U.S.C. §112, second paragraph, for various reasons recited in the Office Action.

Claim 1 was rejected under 35 U.S.C. §112, second paragraph, as being unclear and vague what the valid charge numbers are stored in or where they are stored. Claim 1 is amended by adding that the method is performed by “an issuing system and transaction

system”. Applicant respectfully submits that the method claim action clauses (e.g., receiving, storing, establishing, etc.) are performed by the issuing system and transaction system using an electronic communications network as clearly recited in the preamble of amended claim 1. Claim 1 is further amended to recite “storing the plurality of valid charge numbers in a memory device of the issuing and transaction system” to clarify what the valid charge numbers are stored in and where they are stored. Applicant requests withdrawal of this rejection.

Claim 1 was rejected under 35 U.S.C. §112, second paragraph, as being unclear and vague as to what is being “provided to” or who the valid charge numbers are being provided to. Claim 1 is amended to recited that the valid charge numbers “are provided to a charge settlement network and routed by the charge settlement network to the issuing and transaction system for validating transactions” to clarify what is being “provided to” and who (or to what) the valid charge numbers are being provided to. Applicant requests withdrawal of this rejection.

Claim 26 was similarly rejected under 35 U.S.C. §112, second paragraph, as being unclear and vague as to what is being “provided to” or who the valid charge numbers are being provided to. In this case, claim 26 is amended to recite that “the plurality of valid charge numbers ... are provided to a charge settlement network and routed by ~~a~~ the charge settlement network for validating transactions” for clarification. Claim 26 is further amended to recite that the network system communicates “with the electronic communications network and the charge settlement network”. Since claim 26 further recites that the “issuing and transaction system” is “coupled to the storage device and the network system” and that “the issuing and transaction system is configured to

authorize a purchase transaction submitted for authorization with the selected valid charge number via the charge settlement network”, Applicant respectfully submits that it is now clear what is being provided and what the valid charge numbers are being provided to. Applicant requests withdrawal of this rejection.

Claim 42 was similarly rejected under 35 U.S.C. §112, second paragraph, as being unclear and vague as to what is being “provided to” or who the valid charge numbers are being provided to. Claim 42 is amended in similar manner as claim 26 to recite that the valid charge numbers “are provided to the charge settlement network and routed by the charge settlement network for validating transactions” and that the communication system communicates “with the electronic communications network and the charge settlement network”. Since claim 42 further recites “a transaction system ... that is configured to authorize a purchase transaction submitted for authorization via the charge settlement network with a selected one of the plurality of valid charge numbers”, Applicant submits that it is now clear what is being provided and what the valid charge numbers are being provided to. Applicant requests withdrawal of this rejection.

Claim 23 was rejected under 35 U.S.C. §112, second paragraph, because usage of the term “enables” is not a positive recitation in claim language. Claim 23 is amended to recite that the email account “includes communication between the online merchant and the user via the computer communications network” as suggested in the Office Action. Claims 26, 31, 38, 42 and 45 were said to have a similar problem. Claim 26 is amended to recite “a network system for coupling to and ~~enabling communications~~ communicating with the electronic communications network”. Claim 31 is amended to recite “a processor system, coupled to the issuing and transaction system, for coupling to and

~~enabling communications~~ communicating with the charge settlement network”. Claim 38 is amended to recite that the email system “includes email communication between the user and the online merchant”. Claim 42 is amended to recite “a communication system for coupling to and ~~enabling communications~~ communicating with the electronic communications network”. Claim 45 is amended to recite that the email system “includes email communication with online merchants that conduct online purchase transactions via the electronic communications network”. Applicant respectfully submits that these claims now recite positive limitations and requests withdrawal of these rejections.

Claim 36 was rejected under 35 U.S.C. §112, second paragraph, as being unclear and vague as to what is being stored. Claim 36 is amended to first recite “the issuing and transaction system expiring the selected valid charge number after authorizing a purchase transaction using the selected valid charge number” and then to recite “the storage device storing the expired selected valid charge number in an expired charge number database”. Thus, the issuing and transaction system expires a number which is then stored in an expired charge number database on the storage device. Claim 44 is amended in a similar manner to recite that the storage device stores “each valid charge number that has been utilized to consummate a single purchase transaction in an expired charge number database” for clarity. Applicant respectfully submits that claims 36 and 44 are now clear and requests withdrawal of these rejections.

Claim 1 was further rejected under 35 U.S.C. §112, second paragraph, for insufficient antecedent basis for “a user” in two consecutive lines. Claim 1 is further amended to recite “detecting a request by ~~a~~ the user via the electronic communications

network” as suggested in the Office Action. Applicant requests withdrawal of this rejection.

Applicant respectfully requests withdrawal of the §112, second paragraph rejections of claims 1, 23, 26, 31, 36, 38, 42, 44 and 45.

The amendments made herein were made solely for purposes of clarity and were not made for the purpose of narrowing the scope of any claim.

CONCLUSION

Applicant respectfully submits that for the reasons recited above and for various other reasons, the objections and rejections have been overcome and should be withdrawn. Applicant respectfully submits therefore that the present application is in a condition for allowance and reconsideration is respectfully requested. Should this response be considered inadequate or non-responsive for any reason, or should the Examiner have any questions, comments or suggestions that would expedite the prosecution of the present case to allowance, Applicants' undersigned representative earnestly requests a telephone conference.

Respectfully submitted,

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